Maximising your income

Out & about with a customer advisor

The support I got was fantastic

HAPPY HOLIDAYS
From everyone at Acis

WIN!
VOUCHERS TO BE WON INSIDE!
Heaps of supplies donated to foodbanks

Our people have done an amazing job donating lots of food and supplies to the Salvation Army in Gainsborough and S2 foodbank in Sheffield.
JAWsome Shark Bite sees young people have FINtastic fun

Young people from Gainsborough took part in graffiti and drama workshops aimed to teach them about the dangers of loan sharks.

The project was organised by us, with support from Street Style Surgery and the Illegal Money Savings team. The event took place at the Gainsborough Uphill Community Centre in the October half term.

Ten young people attended the graffiti workshop and five people took part in the drama workshop and performance.

Steph Brocken, from Street Style Surgery, said: “These activities give young people something exciting and fun to do during half term. They can also learn new things that they would not otherwise know about. Not all people learn about the dangers of loan sharks in school so it is an important message to get out to people.”

Youngsters painted anti-loan shark messages on Monday and practiced their drama through the week. The young people then acted out a scenario of a loan shark intimidating a victim and show what people can do if they are being harassed by one.

On Friday, they performed their dramas at the Community Centre with the event being a huge success with many families and friends watching on.

Andrew Phillips, our Communications Assistant, said: “It was fantastic to see the young people get really engaged in the workshops. They showed strong commitment and made some fantastic art and drama.

The aim of the project was to make young people and their families aware of the dangers of loan sharks and I think we managed to achieve this.”

What are loan sharks?

Loan sharks target the most vulnerable people financially and in many cases can intimidate people to get their money. They will charge people huge interests on loans and will increase costs without telling people.

If you think you are being targeted by a loan shark please contact the Illegal Money Lending team hotline on 0300 555 2222.

We donated the food and supplies at the end of November, but already we’re continuing to collect more for the two food banks throughout the New Year. The donations included tinned food, washing up liquid, festive treats, cereal and biscuits.

What we have donated will go to people experiencing a short-term crisis and will ensure they do not go hungry over the festive period.

Customers satisfied with their neighbourhood as a place to live

84%

Target: 82% at 30 Sept 2017
It’s often the simple money habits that have the biggest impact on our financial wellbeing. We’ve teamed up with personal finance expert Miss Lolly to reveal her favourite top tips to keep you on track and to help you maximise your income.

**Budget Budget Budget!**
If you are completely honest with yourself and really understand what you are spending each day/week/month/year this can really help to make sure there are no surprises around the corner and make your pay packet go as far as possible.

You can download a free budget planning tool from www.misslolly.com. If money this Christmas is already stressful, perhaps your New Year’s Resolution can be setting aside money monthly in preparation for next Christmas?

**Get the most from your employer**
If you’re employed, you may not have been able to negotiate inflation busting pay rises over
the last decade, but you can make sure that you are taking advantage of all that your employer has to offer.

The most commonly overlooked in my view is the pension. If you pay in more, will your employer pay in more? If so, try and make it a priority to commit up to the maximum employer contribution in the new year.

Get the most from the government

If you are not employed it’s important to make sure that you are getting what you are entitled to. Not a penny more, not a penny less. There is a great calculator at [www.entitledto.co.uk](http://www.entitledto.co.uk) that will help you work out what you can claim and at what level.

Steady does it

If you are retired it’s important that small mistakes don’t lead to a huge tax bill. Pensions Freedom has put the power in the retiree’s hands when it comes to when they access their pension and how much they take out. It is reported that government tax receipts have risen by £2bn since the legislation changed and one reason for this is that people are not thinking carefully about how much is right to take out. They are often taking too much out and pushing themselves into a higher tax bracket. A general rule of thumb is that you should only take out 4-5% of your pension pot each year if you would like it to last you.

Debt versus savings

Everyone needs a safety net of cash for emergencies, but if you have more than this perhaps you should consider paying off debt with savings. To work out if this is right for you, find out what interest you are being charged on your debt and compare to the interest you are receiving on your cash savings. In today’s climate savings aren’t working hard, so if your debt is costing you more than you are making on your savings, perhaps paying down your debt is best? This will help to either reduce your monthly payments or to pay off your debt earlier.

Start planning a Spring clean

Go through all your belongings (and perhaps this year’s Christmas presents!) to see what you no longer need/use and sell it. You can do this on eBay, Gumtree or local Facebook groups for example. However it’s always important to be careful - safety first! Don’t advertise your address online especially if the items are of high value. If your gut is telling you it’s fishy or too good to be true then it probably is. Finally, don’t underestimate the amount of money you can get for old phones and CDs/DVDs.

Good luck with forming your new money habits and I would love to hear all your success stories. To find out more, visit [www.misslolly.com](http://www.misslolly.com) - or find me on Facebook, Instagram and Twitter.
LOW BUDGET CHRISTMAS GIFT IDEAS

We have come up with some quick, easy and low-cost gift ideas for you to use this festive holiday.

WORD CLOUD WALL PRINT

Cost £4

You can create a personalised word cloud without spending too much.

Simply create a free word cloud on the website www.wordle.net by typing in words or phrases you associate with the recipient (for example special places, favourite things and in-jokes). Add as many words as you can think - the more times you repeat a word the bigger it will be.

Once you have done, click ‘go’ and your word cloud will appear, choose the format you like and save it to your computer, then all you have to do is print out your word cloud, and buy a frame.

MEMORY JAR

Cost £2-£3

What could be more thoughtful and inspiring after a long hard day than a memory jar? Write memories, stick photos or draw pictures of the person it is for on business card sized pieces of paper and pop them in a jar.

HOME MADE RECIPE BOOK

Cost £3

Buy a suitable notebook and line its pages with a few of your favourite recipes. If you are the arty type, you could even add illustrations to the mix.

BOOKS

Cost £3-£5

With plenty of good bookstores out there, there is bound to be a bargain for every occasion, whether it be an autobiography or a travel book for an upcoming getaway.

Overall customer satisfaction with Acis and its services

83%

Target: 84% at 30 Sept 2017
Lammas Leas patio gets brand new makeover

Nine people from across the organisation volunteered their time to help transform the patio at our Lammas Leas sheltered accommodation in Market Rasen. Customers were impressed with the hard work of our people and the great work they managed to do in such a short timeframe.

Despite the typical grey day in November, volunteers powered through the mud and rain. You can find out how the volunteers got on our website.

Consent forms are available from Acis House or from the Gainsborough Uphill Community Centre.

Our popular Firecracker events have moved to January. To try and tackle social isolation over the winter period we have selected brand new dates for the event.

The activity night designed for young people across Gainsborough, will now take place between January and February 2018.

The new dates and times are:

19 January 5.30pm to 7.30pm
26 January 5.30pm to 7.30pm
2 February 5.30pm to 7.30pm
9 February 5.30pm to 7.30pm
16 February 5.30pm to 7.30pm
23 February 5.30pm to 7.30pm

The activity nights will continue to be held at the Gainsborough Uphill Community Centre. This year we’ll be having sports, arts and crafts, a nail bar and much more. There’s also a free hot meal for all that attend.

Consent forms are available from Acis House or from the Gainsborough Uphill Community Centre.

Call our Customer contact centre on 0800 027 2057 for further details.

Repairs completed right first time

91.79%

Target: 98% at 30 Sept 2017
We find out more about the role of a Customer Advisor from Gainsborough-based Tanya.

How long have you worked at Acis?
I started working here in April 2014.

What do you do in your job role?
My job role entails many different aspects. I deal with everything from antisocial behaviour to rent accounts to repairs! Every call that comes through to Acis comes through to me and my team as a first point of call. Usually we can answer the majority of enquiries, but a few things have to be passed through to other departments. If I cannot answer a query myself, I will do my best to signpost them to another agency who can help with things we might not be able to.

How do you help our customers in your job role?
Some main enquirers are around repairs and discussing rent accounts. I can provide information for the simple queries like rent account balances to reporting repairs. I deal with more difficult aspects too, such as reporting any issues and personal problems that may affect a customer’s tenancy. I also see our customers face to face when I take on the duty of being on reception - I really enjoy doing that as sometimes it’s nice to not only be the voice behind the phone.

Customers will either ring up or come into reception with a range of different enquiries. Some may be simple and I can answer on the spot. And others I may have to find out an answer and get back to them. It is important in my role to always
I have never worked in an office with such a friendly atmosphere and we all greatly believe in giving 100% customer service at all times.

Do you get to know the customers?
I had a lovely experience with a customer just before I went on maternity leave. They were having trouble with the choice based letting service and I was in regular contact with the customer for a few weeks. When the customer was successful in their bid, they brought me a lovely little present for my baby to say thank you for the help I had given them. And it was really nice to be appreciated for the work that had been made in order to help them out.

What’s the best thing about working at Acis?
That would have to be, hands down, my team! We are all very close and always lend a helping hand no matter what. I have never worked in an office with such a friendly atmosphere and we all greatly believe in giving 100% customer service at all times. We are very lucky also to have a fantastic manager who guides us with anything we need and there to also lend a helping hand no matter how daft a question may be.

How many people work in your team?
At the minute, there are ten of us in our team led by our manager.

How do you think we provide good customer service?
We always try to provide good customer service. If we cannot answer an enquiry, we will find someone who can. Customer service is the main priority to us and it always will be. I feel very proud to work here and able to help people to the best of my ability.
Winter Warmer Recipes

We all know how expensive this time of the year can be, especially when it comes to food. We’ve found some money saving recipes that will help keep you warm this winter.

**Light Ginger Bread**

*29p per serving. Cuts into 21 pieces*

- 140g dried, pitted dates, chopped into small pieces
- 75ml rapeseed oil
- 75g black treacle
- 50g maple syrup
- 1 tsp grated ginger
- 1 large egg
- 175ml buttermilk
- 250g plain flour
- 1 tsp bicarbonate of soda
- 1 tbsp cinnamon
- 50g dark muscovado sugar

Pre heat oven to 160C gas mark 3.

Beat the egg in a small bowl and stir in the buttermilk.

In a large bowl, mix the flour, bicarbonate of soda, cinnamon and sugar.

Blend the dates into a puree in a food processor.

Pour the egg, dates and treacle mixture into a bowl with the flour, stir together with a wooden spoon until well mixed.

Pour it into a lined tin and bake for 40-45 minutes.

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**Vegetable Winter Pie**

*£1.64 per serving. Serves four*

- 2 tbsp olive oil
- 2 onions, sliced
- 1 tbsp flour
- 2 large carrots cut into batons
- 1/2 cauliflower, broken into small chunks
- 2 garlic cloves, finely chopped
- 1 tin-chopped tomatoes
- 200g frozen peas
- 900g chopped potatoes
- Up to 200ml milk

Heat the oil over a medium heat and add the onions, cook until soft, then stir in the flour and cook for a further 2 minutes.

Add the carrots, cauliflower and garlic, cook for 5 minutes.

Add the tomatoes, cover with a lid and simmer for 10 minutes.

Remove the lid and cook for a further 10 - 15 minutes.

Meanwhile, boil the potatoes until tender.

Drain the potatoes and mash stirring in the milk.

Heat the grill, spoon the vegetable mix into a pie dish, top with the mash and place under the grill until the top is crisp golden brown.

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Tired of talking on the phone? Don’t want to email or write to us? Or live too far from our offices? We want to communicate with you in ways that are convenient to you.

That’s why we’re launching a new service which will allow us to communicate with you via text messaging.

We know it’s not everyone’s cup of tea, but we wanted to include it as an option for those who do like it.

You’ll be able to text us to enquire quickly and easily about your account balance or report antisocial behaviour at the touch of a button. You might even want to report a non-urgent repair, simply give us some feedback or request a call back from us.

And if you sign up for our text alerts, we’ll be able to tell you about matters relating to your community, including any urgent emergency information.

We’ll be launching this new service in early 2018, so look out for more information. Meanwhile, it’s important that we have your up to date details - you can let us know by calling our Customer Contact Centre on 0800 027 2057, email info@acisgroup.co.uk or visit our website at www.acisgroup.co.uk/have-we-got-your-details-right.

Data protection is important to us and we abide by the Data Protection Act 1998. We do not sell on your details to third parties.

You can view our privacy statement on our website at www.acisgroup.co.uk

Customers satisfied with the overall repairs and maintenance service provided

66%

Target: 75% at 30 Sept 2017
In the second in our series of articles following tenants during their times with us, we speak to Michelle* who took advantage of our Supporting Foundations service.

THE SUPPORT I GOT WAS FANTASTIC

Repair appointments kept
94.38% Target: 98% at 30 Sept 2017
Many of our customers go through difficult times - maybe being independent for the first time, living with a disability or even struggling financially. In such cases often a little extra support can make a big difference. That’s why we launched our tenancy support service, Supporting Foundations, which can offer help to individuals and households, helping them to overcome any difficulties that may arise throughout their time with us.

We spoke to one of our customers who had just come to the end of their support.

**How did you find out about supporting foundations?**

I signed a tenancy agreement when I moved to my new home and was referred to my Tenancy Support Officer. I would see them, twice or three times a week. They showed me all the services and the support I could be offered. I then started seeing them more regularly and she helped me sort my bills, finances and school for my daughter.

**How did the process of getting the support start?**

It was just an assessment meeting first and we discussed how much it would cost for me to live in my new home. We discussed the basics and I was given my Acis pack with some useful information in. We also went through my finances and my benefits. They worked out my monthly income against how much I would need to pay to live here each month. It was the first time I lived on my own so I did not really have any idea on what I needed to pay and how I paid it.

They went through all my bills including my gas, electric, water, my phone, the internet and content insurance. Some of this was stuff I wasn’t even aware about! They also said I needed a TV licence, I use Netflix so I didn’t realise I needed this!

**What has the support given you?**

When I came to live here, I was isolated again as I had no links to the area. I had no friends and was staying in my home all of the time. My Tenancy Support Officer helped me to meet new people and took me to the Peer Link office that was close by. I met some helpful people including my Peer Link Support Worker.

I have mental health problems and a main concern is that I needed my medication from the pharmacy near my parents. They helped me with my medication and got me a four-week supply of medication, when I was originally told I would only get a one-week supply. If there had been a break in my medication people were worried I’d end up in hospital again. The support I got was fantastic and they were always on the phone trying to help me out.

**Why do you think people should get this kind of help?**

My Tenancy Support Officer has been amazing, not only do they help and support you at the beginning of getting a tenancy, but they continue the support. I was able to have them for the first ten weeks of my tenancy but this could have been extended if it was felt more support was needed.

They helped me to build my confidence. Before this, I was so withdrawn and isolated. I was given the confidence that I could do this on my own and that I can meet new people and run a happy home for myself and daughter.

*Name changed to protect identity. Person in photo is a model.*

You can discover more about Supporting Foundations and the other ways you can get our support, on our website here at [www.acisgroup.co.uk/a-focus-on-you](http://www.acisgroup.co.uk/a-focus-on-you)
If there is something in your community you’re not happy about, these walks are a perfect opportunity to speak to us about the changes you would like to see.

These ‘view it’ walks have helped make improvements in the community including fixing fences, picking up litter and cleaning up gardens.

For more information about the ‘view it’ walks please contact our Customer Contact Centre on 0800 027 2057 or email info@acisgroup.co.uk you can also find out about our ‘view it’ walks on our website at www.acisgroup.co.uk

Rural view its
Auckley
26 January 2018
11am start meet up at the car park outside Lancaster court.

Edenthorpe
26 January 2018
10am start meet up at layby outside number one and three Hollyfield Crescent.

Dinnington
16 February 2018
10am start meet up at St Ledger flats car park.

Thurcroft
16 February 2018
11am start meet up at outside the Persimmon office.

Kilnhurst
23 February 2018
11am start meet up on Wharf Road flats car park.

Wath-upon-Dearne
23 February 2018
10am start meet up at the Aldi car park on Colliery Avenue.

Harworth
15 December 2017 and 16 March 2018
Midday start meet up on Mirabelle Way, Harworth.

Worksop
15 December 2017 and 16 March 2018
11am start meet up on Priory Mews, Worksop.

Retford
15 December 2017 and 16 March 2018
9.30am start meet up outside the Persimmons office.

Grassmoor
22 December 2017 and 23 March 2018
10am start meet up at car park at Skipper Drive.

Bolsover
22 December 2017 and 23 March 2018
11am start meet up at the car park as side of Hillcrest Close.

Pleasley
22 December 2017 and 23 March 2018
12pm start meet up at car park at side of New Terrace.

Gainsborough and Sheffield view its
Park Springs
Fourth Thursday of every month 10am start, meet at the Gainsborough Uphill Community Centre.

Lower Manor
Third Friday of every month 10am start, meet at the Lidl supermarket, Alison Crescent.

Woodthorpe
Second Friday of every month 10am start, meet at Nodder Road shops.
Satisfaction survey winners
Our quarterly satisfaction survey draw winner is Mrs L Kowalski from Dunholme, Lincolnshire.

We want to keep improving our satisfaction and our survey cards help us to do this. If you get one please complete it and return it to us and you could win £50 in our quarterly draw.

Autumn Home News quiz
Congratulations to Mrs M Cook from Morton, Lincolnshire who correctly answered all the questions in our Annual Review quiz.

Why not have a go at our festive word search? It’s free to enter and you could win £20 in shopping vouchers.

AND THE WINNERS ARE...
Name:..................................................................................................................
Address:..............................................................................................................
.............................................................................................................................
Telephone:.........................................................................................................

Please complete your details for a chance of winning a £20 voucher.
Send your completed entry form to: Marketing and Communications, Freepost RTSH-THEK-SRRJ, Acis, Acis House, Bridge Street, Gainsborough DN21 1GG. Closing date: Friday 2 February 2018.

Holiday office hours
During the Christmas holiday break - offices closed
Monday 25 and Tuesday 26 December and re-open
Wednesday 27 December. Offices will also be closed
Monday 1 January 2018 and re-open Tuesday 2 January 2018.
If you have an emergency during the Christmas holiday period please contact us on 0800 027 2057.
Looking for a new home?

We provide a range of different housing options to suit people’s needs, whatever their situation.

We have homes available for affordable rent, shared ownership and even to buy outright - all spread across Lincolnshire, South Yorkshire, Nottinghamshire and Derbyshire.

If you’re looking to move, check out www.acisgroup.co.uk to see the latest available properties.